

REMARKS

Claims 1-9, 11, 13, 14, 31, 32, 34, 35, 39, 42, 43, and 45-59 are pending with claims 1, 31, and 32 being independent. Claims 1-3, 31, 32 and 54-57 have been amended. No new matter has been added.

Applicant wishes to thank Examiner Bayat for the telephonic interview on May 27, 2006 with applicant's representative during which the objections to independent claims 1, 31 and 32 were discussed. Pursuant to that conversation, applicant is submitting amendments to claims 1, 31 and 32, and their dependent claims 2, 3 and 54-57. Examiner Bayat has agreed to enter these amendments for purposes of appeal. Applicants are submitting these amendments for the purpose of advancing prosecution and reserve the right to pursue the claims as written prior to the present amendment in further prosecution or in a continuing application.

The Examiner has objected to claims 1, 31 and 32. Applicants have amended claims 1, 31 and 32 to obviate this objection.

Independent claims 1, 31, and 32 along with dependent claims 2-9, 11, 13, 14, 32, 34, 35, 39, 42, 43, and 45-59 have been rejected as being anticipated by Ganesan (U.S. Patent No. 6,055,567) in view of Fulton (U.S. Patent No. 6,182,052). Applicant respectfully traverses this rejection.

Claim 1, as amended, recites a method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements for a bank account that includes, among other elements, "receiving *personalized transaction identification information about a transaction*, the personalized transaction identification information being entered by a user of the bank account using an input device; storing the personalized transaction identification information in a *host data store* maintained by a host; ...accessing online banking transaction information from a *bank data store* maintained by a bank that is *logically or physically distinct from the host*; ..." (emphasis added). Applicant requests reconsideration and withdrawal of the rejection of claim 1, and its dependent claims 2-9, 11, 13, 14, 34, 35, 39, 45, and 46, because neither Ganesan, Fulton, nor any proper combination of the two describes or suggests (1) receiving personalized information about a transaction that identifies the transaction and that is entered by a user of a bank account and (2) storing this user-inputted personalized transaction identification information in a host data store

maintained by a host that is logically or physically distinct from the recited bank. The personalized transaction identification information inputted by the user and stored in the host data store may include, for example, the text "Girl Scout Cookies," which identifies the debiting of \$12.00 from a bank account through use of check # 1470 as a purchase of girl scout cookies (see Fig. 3A of the application specification).

With respect to feature 1, as stated in the response to the Office Action of August 26, 2005, Ganesan describes a distributed data accessing system for bill payment and processing. As acknowledged by the Examiner in the last two Office Actions, Ganesan does not describe or suggest receiving personalized transaction identification information about a transaction, the personalized transaction identification information being entered by a user of a bank account.

Fulton describes a communications network interface that allows interactive access to online services, including online banking services. Fulton describes allowing a user to enter a personalized name to identify a bank account (e.g., "House Account"). See Fig. 4 and col. 6, line 50-53. Entering a name for a bank account, however, does not constitute entry of personalized information *about a transaction* that may be used at a later date to identify that *transaction*. Rather, the personalized name identifies a bank account, not a transaction. Notably, as shown in Fig. 7, Fulton describes enabling a user to view a list of past transactions but does not describe or suggest enabling the user to enter personalized transaction information about a transaction in the list that may be used at a later time to identify that transaction.

The response to arguments section of the Final Office Action responds as follows to this assertion by applicant:

Applicant contends that Fulton describes "allowing a user to enter personalized name to identify a bank account" rather than a transaction (response p. 10). Fulton teaches how various aspects of an online transaction/banking system can be customized and personalized by a user (see Fig. 4 and associated text). Moreover, Fulton is combined with Ganeson to further show how such an aggregation of information can be personalized and provided as part of a user display.

(See page 3 of Final Office Action). Applicants assert that Fulton, while disclosing some personalization of an online transaction/banking system (e.g., allowing a user to enter a personalized name to identify a bank account), does not disclose the personalization recited in claim 1, i.e., receiving personalized transaction identification information about a transaction that was inputted by a user of a bank account. Fig. 4 and the associated text in Fulton referenced by

the Examiner do not describe or suggest this feature. Rather, these portions of Fulton are directed to personalization of a banking system by enabling a user to enter a personalized name for a bank account.

With respect to feature 2, even assuming *arguendo* that Fulton describes allowing a user of a bank account to enter personalized transaction identification information about a transaction, Fulton does not describe or suggest that this information is stored in a host data store maintained by a host and that online banking information to be matched with this information is stored in a bank data store maintained by a bank that is logically or physically distinct from the host. The Examiner apparently relies on Ganeson as teaching this particular distribution of information storage. In the response to the Office Action of August 26, 2005, however, applicants asserted that while Ganeson does describe that information may be stored in a distributed fashion across multiple locations as suggested by the Examiner, Ganeson does not describe or suggest the particular distribution of information among two data stores contemplated by feature 2 of claim 1.

The response to arguments section of the Final Office Action responds as follows to this assertion by applicant:

Applicant argues, "Ganeson does not describe or suggest the particular distribution of information among two data stores (response p. 10)." Applicant further argues that Ganeson fails to provide for "transaction identification information about a transaction."

In fact, Ganeson provides for multiple entities distribution databases (user DB, bank DB, billing DB, EPCS DB) as shown in figure 4. These distinct databases can store information and aggregated for presentation via a user interface (see columns 7-8). In fact, Ganeson describes that a database can store banking related transaction histories with regard to each transaction (column 8, lines 25-38). Ganeson also notes that "any one of the other entities could also be an aggregator of the system," not necessarily the banking entity (column 8, lines 6-10).

(See pages 2 and 3 of Final Office Action). The Final Office Action offers no reason to believe that the teachings of Ganeson would lead a person of ordinary skill in the art to distribute storage of the "online banking transaction information" and the "personalized transaction identification information about a transaction" in the particular manner contemplated in claim 1 (i.e., storing *personalized transaction identification information* about a transaction previously inputted by a user in a host data store maintained by a host and storing *online banking transaction information* in a bank data store maintained by a bank that is logically or physically distinct from the host). Rather, the Final Office Action simply points to Ganeson's general teachings of storage of

banking-related transaction histories in any of multiple databases at multiple locations and aggregation of data from these multiple databases at a particular location.

Storage of banking related transaction histories, however, is not storage of “personalized transaction identification information about a transaction” inputted by a user of a bank account. Accordingly, any teachings as to where such banking-related transaction histories are stored is not a teaching as to where “personalized transaction identification information about a transaction” would be stored, but rather is at best a teaching as to where the “online banking transaction information” is stored. Accordingly, Ganeson does not describe or suggest where such “personalized transaction identification information about a transaction” would be stored, much less that such information would be stored in a host data store maintained by a host that is physically or logically distinct from a bank maintaining a bank data store storing matching online banking information.

For at least these reasons applicant requests reconsideration and withdrawal of the rejection of claim 1 and its dependent claims 2-9, 11, 13, 14, 34, 35, 39, 45, and 46.

Claim 31, as amended, recites a method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements that includes, among other elements, “receiving *personalized transaction identification information about a transaction*, the personalized transaction identification information being specified by a user of the bank account; storing the personalized transaction identification information in a *data store local to the user*; ...accessing online banking transaction information from a *bank data store* maintained by a bank that is *logically or physically distinct from the local data store*; ...” (emphasis added). For at least the reasons described above, applicant requests reconsideration and withdrawal of the rejection of claim 31, and its dependent claims 42 and 47, because neither Ganesan, Fulton, nor any proper combination of the two describes or suggests receiving personalized transaction identification information *about a transaction* that was entered by a user of a bank account, much less storing the personalized transaction identification information previously inputted by the user of the bank account in a local data store that is logically or physically distinct from the recited bank.

Claims 32, as amended, recites a method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking

transaction statements for a bank account that includes, among other elements, "receiving *personalized transaction identification information about a transaction* from a user of the bank account through an input device; storing the personalized transaction identification information in a *data store local to the user input device*; ...accessing online banking transaction information from a *bank data store* maintained by a bank that is *logically or physically distinct from the local data store*; ..." (emphasis added). For at least the reasons described above, applicant requests reconsideration and withdrawal of the rejection of claim 32, and its dependent claims 43 and 48, because neither Ganesan, Fulton, nor any proper combination of the two describes or suggests receiving personalized transaction identification information *about a transaction* from a user of the bank account through an input device, much less storing the personalized transaction identification information previously inputted by the user of the bank account in a local data store that is logically or physically distinct from the recited bank.

Applicant does not acquiesce to the characterizations of the art. For brevity and to advance prosecution, however, applicant has not addressed all characterizations of the art, but reserves the right to do so in further prosecution of this or a subsequent application.

The fee in the amount of \$120 in payment for the Petition for Extension of Time fee is being paid concurrently herewith on the Electronic Filing System (EFS) by way of Deposit Account authorization. Please apply any other charges or credits to Deposit Account No. 06-1050.

Date: _____

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Respectfully submitted,



Roberto J. Devoto
Reg. No. 55,108

Fish & Richardson P.C.
1425 K Street, N.W.
11th Floor
Washington, DC 20005-3500
Telephone: (202) 783-5070
Facsimile: (202) 783-2331